

**Exhibit 16**  
**(Unsealed)**  
**(Previously Filed Under Seal as Dkt. 437)**

## Message

**From:** Clark, Oliver James [/O=FAIRISAAC/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=OLIVERCLARK]  
**Sent:** 8/28/2013 11:25:11 AM  
**To:** Hill, Richard [RichardHill@fico.com]  
**Subject:** RE: Chubb Europe - Commercial Lines Rules Project

Hi Richard,

It would probably be worth getting someone involved, but I am rather busy at the moment. Let me think about it and get back to him tomorrow.

By the way, Laya got back to me with a long list of questions. I responded with a list of my own, to qualify the opportunity further (compelling event, commitment to project, etc). Let's see what they come back with.

olly

From: Hill, Richard  
 Sent: 28 August 2013 17:04  
 To: Clark, Oliver James  
 Subject: FW: Chubb Europe - Commercial Lines Rules Project

Hi oli

Do you fancy playing with these guys too?  
 To set expectations, they already have a Blaze global ELA (thanks Russ Schreiber L ) so the best we will get is some PS although they do have their own IT team I doubt they know what they are doing.

If you are interested I will reply and cc you in.

cheers

Richard Hill - FICO

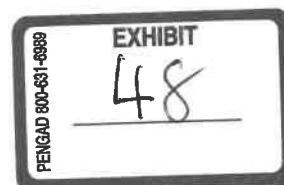
+44 7930 451758

From: esetti@chubb.com [mailto:esetti@chubb.com]  
 Sent: 28 August 2013 16:27  
 To: Hill, Richard  
 Subject: Chubb Europe - Commercial Lines Rules Project

Hi Richard -

I got your email address from Matthew Male and Mark Wilson in our Personal Lines IT team.

I work for the Commercial Lines IT team here at Chubb in London, and we're embarking on our first rules project, which involves migrating some low touch / no touch renewal rules from their current Oracle stored-procedure implementation, over to Blaze Advisor.



As part of this, we are looking to hold a workshop with some of our key stakeholders to introduce them to the concept of a rules engine, and give them an idea of what can be achieved with it.

I'm wondering if you (or one of your colleagues in London) would be able to meet with myself and my manager to discuss our project and perhaps share any material on Blaze that would assist with our workshop?

If you have any questions, I'd be happy to discuss this further - my direct line is 020 7956 550.

Many thanks, and regards,  
Ewen

Ewen Setti | Development Manager | Chubb Insurance Company of Europe SE  
106 Fenchurch Street, London, EC3M 5NB UK | Direct Line: +44 20 7956 5502 | Fax: +44 (0) 20 7956 5900 |  
Mobile: n/a

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